



<b>FORM PTO-1449</b>		Atty. Docket No.: 1194.12-0002	Application No.: 09/970,312
LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT		First Named Inventor: Kuldeep Dhar	
		Filing Date: October 2, 2001	Group Art: 3623

**U.S. PATENT DOCUMENTS**

Examiner Initials		Document No.	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents
KD	AA	5,930,776	07-27-1999	Dykstra, et al.
KD	AB	5,940,812	08-17-1999	Tengel, et al.
KD	AC	6,014,645	01-11-2000	Cunningham, et al.
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		Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Translation Yes No
KD	AL	EP 0 840 244 A1	05-06-1998	Bennett, et al.	n/a
KD	AM	WO 99/59084	11-18-1999	Lebda, et al.	n/a
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**OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)**

KD	AO	Schwarze, et al., "Computer Supported Determination of Bank Credit Conditions," from Proceedings of the IEEE/IAFE 1996 Conference on Computational Intelligence for Financial Engineering (CIFER) (Cat. No. 96TH8177), pp. 83-89 (1996)
	AP	
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EXAMINER: /Kalyan Deshpande/ DATE CONSIDERED: 12/07/2006

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